



Module 13: TRICARE Overseas



Module Objectives

After this module, you should be able to:

- Provide a general description of the TRICARE Overseas Program
- Compare TRICARE Overseas Program health care coverage options
- Define command sponsorship and state its relevance to the TRICARE Overseas Program



TRICARE Overseas Program

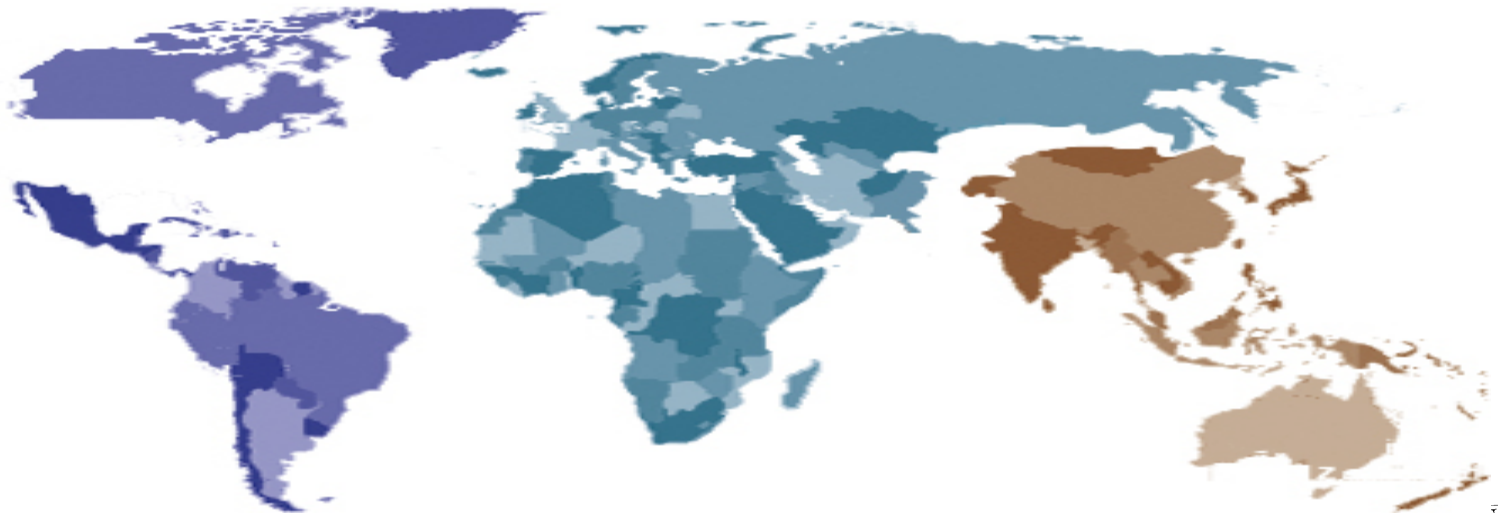
- The TOP is the DoD's health care program outside of the Continental United States (CONUS)
- TOP offers various TRICARE options while allowing for significant cultural differences unique to foreign countries and their health practices
- TOP is effective in all geographic areas and territorial waters outside of the Continental United States



TOP Overseas Areas

The TRICARE Overseas Program covers three overseas areas:

- **TRICARE Eurasia-Africa**
 - TRICARE Area Office is located at Sembach Air Base, Germany
- **TRICARE Pacific**
 - TRICARE Area Office located at Camp Lester, Okinawa, Japan
- **TRICARE Latin America/Canada (TLAC)**
 - TRICARE Area Office is located in Rosslyn, VA



TOP Options

TOP Health Care Coverage Options:

- TOP Prime
- TOP Prime Remote
- TOP Standard
- TOP TRICARE For Life (TOP TFL)
- TOP Plus (MTF-based with limited availability)
- TRICARE Active Duty Dental Program
- TRICARE Dental Program
- Enhanced Overseas TRICARE Retiree Dental Program



TOP Standard

- TOP Standard is TRICARE's fee-for-service option overseas
- TOP Standard is available to all non-active duty beneficiaries as long as the beneficiary's information is current in DEERS
- Beneficiaries who use TOP Standard can see any qualified host nation/purchased care provider or receive care at any military treatment facility on a space available basis
- There are no enrollment forms or enrollment fees
- TOP beneficiaries must pay applicable cost share and deductibles for TRICARE-covered services



TOP Prime

- TOP Prime is TRICARE's managed care option overseas
- TOP Prime is similar to a civilian health maintenance organization (HMO)
- Enrollees get their routine and urgent medical care delivered and/or managed by their assigned Primary Care Manager (PCM)
- Prime enrollees may receive care at an MTF or from a host nation/purchased care provider
- TRICARE Prime offers lower out-of-pocket costs when compared to TOP Standard



TOP Prime (continued)

- TOP Prime is TRICARE's overseas managed care option
- TOP Prime is available to all the following beneficiaries:
 - Active duty service members
 - ☐ Permanently residing overseas at an MTF location
 - Active duty family members
 - ☐ On permanent change of station orders to accompany the sponsor to the overseas MTF location
 - Active duty family members
 - ☐ On service-funded orders to relocate overseas to an MTF location without the sponsor
 - Transitional Survivors
 - Certain Guard/Reserve members and their family members



TOP Prime and Command Sponsorship

- Command sponsorship is defined as “entitled to travel to overseas commands at government expense and endorsed by the appropriate military commander to be present in a family member status” (reference: *Joint Federal Travel Regulation*)
- Only command sponsored active duty family members may enroll in TOP Prime with the following exceptions:
 - Transitional Survivors
 - Certain Guard/Reserve family members



TOP Prime Enrollment

- TOP Prime coverage begins the date the enrollment form is received by the TRICARE Service Center
 - There is no 20th-of-the-month rule overseas
- ADSMs who are permanently assigned overseas must enroll
- ADFM enrollment may be on an **individual** or **family** basis
 - ADFMs complete and submit an enrollment form at the local TRICARE Service Center
- Enrollment is automatically renewed each year until the sponsor's overseas tour ends



Other TOP Options

TOP Plus

- TOP Plus, subject to availability, offers MTF primary care access to TOP Standard and TRICARE for Life (TOP TFL) beneficiaries without a requirement to enroll in TRICARE Prime

TOP TRICARE For Life

- Although Medicare is not offered in non-U.S. territories overseas, Medicare-TRICARE eligible beneficiaries (other than active duty/active duty family members) must purchase Medicare Part B to remain TRICARE eligible
- No location restrictions - TRICARE For Life eligible beneficiaries are entitled to TRICARE benefits no matter where they reside
- TRICARE is primary payer - TRICARE is the primary payer because Medicare does not cover care received overseas, except in U.S. territories (Puerto Rico, U.S. Virgin Islands, Guam, Northern Mariana Islands, and American Samoa)



Congratulations! You've Completed

Module 12: TRICARE You should now be able to: Overseas

- Provide a general description of the TRICARE Overseas Program
- Compare TRICARE Overseas Program health care coverage options
- Define command sponsorship and state its relevance to the TRICARE Overseas Program

